



UNITED STATES BANKRUPTCY COURT

New Jersey DISTRICT OF New Jersey

Voluntary Petition

Name of Debtor (If individual, enter Last, First, Middle): RUTA, John	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by debtor in the last 6 years (include married, maiden and trade names):	All Other Names used by the joint debtor in the last 6 years (include married, maiden and trade names):
Soc. Sec./Tax I.D. No. (If more than one, state all): 141-76-3209	Soc. Sec./Tax I.D. No. (If more than one, state all):
Street Address of Debtor (No. and street, city, state, zip): 282 Garibaldi Avenue Lodi, New Jersey 07644	Street Address of Joint Debtor (No. and Street, City, State, Zip Code):
County of Residence or of the Principal Place of Business: Bergen	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (If different from street address)	Mailing Address of Joint Debtor (If different from street address):

Location of Principal Assets of Business Debtor
(If different from addresses listed above)

Venue: (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.

Type of Debtor (Check all applicable box)

- ☒ Individual(s) ☐ Railroad
☐ Corporation ☐ Stockbroker
☐ Partnership ☐ Commodity Broker
☐ Other

Nature of Debts (Check one box)

- ☒ Consumer/Non-business ☐ Business

Chapter 11, Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101
☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Chapter or Section of Bankruptcy Code Under Which
the Petition is Filed (Check one box)

- ☒ Chapter 7 ☐ Chapter 11 ☐ Chapter 13
☐ Chapter 9 ☐ Chapter 12
☐ Sec. 304-Case ancillary to foreign proceeding

Filing Fee (Check one box)

- ☐ Filing fee attached.
☐ Filing fee to be paid in installments. (Applicable to individuals only)
Must attach signed application for the court's consideration certifying
that the debtor is unable to pay fee except in installments. Rule
1006(b). See Official Form No. 3.

Statistical/Administrative Information (Estimates)

- ☐ Debtor estimates that funds will be available for
☒ Debtor estimates that, after any exempt property
be no funds available for distribution to unsecured

Estimated Number of Creditors

1-15 16-49 50-99 100-1
☐ ☐ ☐ ☐

Estimated Assets (Check one box)

\$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million
☐ ☐ ☐ ☐

Estimated Debts (Check one box)

\$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million
☐ ☐ ☐ ☐

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

RECEIPT

Case # 01-34274 nNLW
Filed: 8:30 AM, 04/12/01

Chapter 7
Newark

000228631 - DV
08:10 AM, April 16, 2001

Judge: Novalyn L. Winfield
Trustee: John Sywilok

Debtor(s):
John Ruta

Code	Qty	Amount
NF	1	\$30.00
07	1	\$170.00

ORIGINAL

First Meeting of Creditors

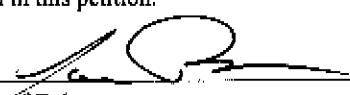
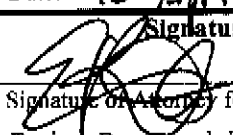
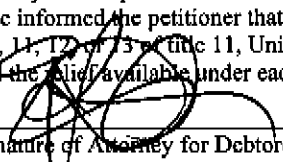
10:00 AM, May 17, 2001
One Newark Center
One Newark Center
Suite 1401, Office of the US Trustee
Newark, NJ 07102-5504

TOTAL PAID: \$200.00

From: Eric R. Perkins
3 University Plaza
Suite 506
Hackensack, NJ 07601-0000

2



Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): RUTA, John		FORM B1, Page 2
Location Where Filed: NONE		Case Number:	Date Filed:	
Name of Debtor: Christy L. Ruta		Case Number: 00-38785	Date Filed: 9/6/00	
District: New Jersey		Relationship: Ex-wife	Judge: Hon. Gambardella	
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X  Signature of Debtor X _____ Signature of Joint Debtor Telephone Number (if not represented by attorney) Date: 10 April 2001		Signature(s) of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Signature of Authorized Individual _____ Print or Type Name of Authorized Individual _____ Title of Authorized Individual by Debtor to File this Petition Date:		
Signature of Attorney X  Signature of Attorney for Debtor(s) Eric R. Perkins, Esq. Printed Name of Attorney for Debtor(s) Nicolette & Perkins Firm Name 3 University Plaza, Suite 506 Address Hackensack, New Jersey 07601 201 488 9080 Telephone Number Date: 10 April 2001		Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. _____ Printed Name of Bankruptcy Petition Preparer _____ Social Security Number _____ Address Names and Social Security numbers of all other Individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person. X _____ Signature of Bankruptcy Petition Preparer Date: A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11U.S.C. § 110; 18 U.S.C. §156.		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.				
Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X  Signature of Attorney for Debtor(s) Date: 10 April 2001				



UNITED STATES BANKRUPTCY COURT New JerseyDISTRICT OF New Jersey

In re: RUTA, John

Debtor(s) Case No. (if known)

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

GENERAL INSTRUCTIONS: Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes/No)	Number of Sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property	X	1	0.00		
B - Personal Property	X	4	14,525.00		
C - Property Claimed as Exempt	X	2			
D - Creditors Holding Secured Claims	X	1		153,000.00	
E - Creditors Holding Unsecured Priority Claims	X	3		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	X	5		38,703.62	
G - Executory Contracts and Unexpired Leases	X	1			
H - Codebtors	X	4			
I - Current Income of Individual Debtor(s)	X	1			2,200.00
J - Current Expenditures of Individual Debtor(s)	X	1			1,872.00
Total Number of Sheets of All Schedules		23			
Total Assets			14,525.00		
Total Liabilities				191,703.62	



Debtor(s)	Case No.
-----------	----------

(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Total ->			0.00	(Report also on Summary of Schedules)

Total ->

0.00

(Report also on Summary of Schedules)



In re: RUTA, John

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1 Cash on hand	X			
2 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3 Security Deposits with public utilities, telephone companies, landlords and others.		Security deposit with landlord		925.00
4 Household goods and furnishings including audio, video, and computer equipment.		Misc. household furnishings		500.00
5 Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Lionel train		200.00
6 Wearing apparel.		Misc. clothing		500.00
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)				Total -> \$

X continuation sheets attached



RUTA, John

In re:

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
7 Furs and jewelry.		Wristwatch		200.00
8 Firearms and sports, photographic and other hobby equipment.	X			
9 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10 Annuities. Itemize and name each issuer.	X			
11 Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Pension plan from Hackensack University Medical Center - Not part of estate pursuant to NJSA 25:1(a)		0.00
12 Stock and interest in incorporated and unincorporated businesses. Itemize.	X			
13 Interest in partnerships or joint ventures. Itemize.	X			
14 Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15 Accounts receivable.	X			
16 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17 Other liquidated debts owing debtor including tax refunds. Give particulars.		Tax refund for 2000		200.00
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)				Total -> \$

X continuation sheets attached



In re: RUTA, John

Debtor(s) Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18 Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19 Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy or trust.	X			
20 Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor and rights to setoff claims. Give estimated value of each.	X			
21 Patents, copyrights, and other general intellectual property. Give particulars.	X			
22 Licenses, franchises, and other general intangible. Give particulars.		Paramedic certification		0.00
23 Automobiles, trucks, trailers, and other vehicles and accessories.		1995 Nissan Pathfinder XE - 50,000 miles Value approx.		12,000.00
24 Boats, motors, and accessories.	X			
25 Aircraft and accessories.	X			
26 Office equipment, furnishings, and supplies.	X			
27 Machinery, fixtures, equipment, and supplies used in business.	X			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)				Total -> \$

X continuation sheets attached



Re: RUTA, John

In re:

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
28 Inventory.	X			
29 Animals.	X			
30 Crops-growing or harvested. Give particulars.	X			
31 Farming equipment and implements.	X			
32 Farm supplies, chemicals and feed.	X			
33 Other personal property of any kind not already listed. Itemize.	X			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)				
Total ->				\$ 14,525.00

continuation sheets attached



In re: RUTA, John

Debtor(s) Case No.

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one Box).

- ☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
☐ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Misc. household furnishings	11 U.S.C. 522 (d) (3)	500.00	500.00
Misc. clothing	11 U.S.C. 522 (d) (3)	500.00	500.00
Lionel train	11 U.S.C. 522 (d) (3)	200.00	200.00
Wristwatch	11 U.S.C. 522 (d) (4)	200.00	200.00



In re: RUTA, John

Debtor(s) Case No.

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one Box).

- ☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
☐ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Tax refund for 2000	11 U.S.C. 522(d)(5)	200.00	200.00
1995 Nissan Pathfinder XE - 50,000 miles Value approx.	11 U.S.C. 522(d)(2)	2,686.00	12,000.00
Security deposit with landlord	11 U.S.C. 522(d)(5)	925.00	925.00



In re: RUTA, John

Debtor(s) Case No.

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY	C U D
A/C # 60-600-039701 First Union National Bank PO Box 50005 Roanoke, VA 24040-5005			Lease on 1995 Nissan Pathfinder VALUE \$ 12,000.00	9,313.97	0.00	
A/C # 50001920064 Valley National Bank PO Box 954 Wayne, NJ 07474-0954		X	First mortgage on 87 Washington Avenue, Maywood, NJ VALUE \$ 150,000.00	141,000.00	0.00	
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			

Subtotal ->
(Total of this page)

150,313.97

Total ->

150,313.97

Continuation Sheets attached. (use only on last page of the completed Schedule D.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on Summary of Schedules)



In re: RUTA, John

Debtor(s) Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4000 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3)

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$1800 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(7).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(8).

*Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	C U D *
A/C# 141-76-3209 IRS-Special Procedures PO Box 744 Springfield, NJ 07081-0744			For informational purposes	0.00	0.00	
A/C# 141-76-3209 Internal Revenue Service Holtsville, NY 00501			For informational purposes	0.00	0.00	
A/C# 141-76-3209 Office of Attorney General PO Box 112 25 W. Market Street Trenton, NJ 08625-0112			For informational purposes	0.00	0.00	

Subtotal ->
(Total of this page)

0.00

Total ->

☒ Continuation Sheets attached.

(use only on last page of the completed Schedule E.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on Summary of Schedules)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS****Taxes and Certain Other Debts Owed to Governmental Units**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	C U D .
A/C # 141-76-3209 State of New Jersey Division of Taxation CN 269 Trenton, NJ 08648			For informational purposes	0.00	0.00	
A/C # 141-76-3209 U.S. Attorney General Dept. of Justice Constitution & 10th, NW Washington, DC 20530			For informational purposes	0.00	0.00	
A/C #						
A/C #						
A/C #						
A/C #						
A/C #						
A/C #						
A/C #						

Subtotal ->
(Total of this page)

0.00

Total ->

Continuation Sheets attached.

(use only on last page of the completed Schedule E.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on Summary of Schedules)



RUTA, John

In re: _____

Case No. _____

Debtor

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns).

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Amy Sauter, Esq. Pescatore & Sauter 286 Union St. Hackensack, NJ 07601		legal fees				2,410.00
ACCOUNT NO. 0954844858 BMG Music Service Att: Dymacol 3070 Lawson Blvd. PO Box 9017 Oceanside, NY 11572-9017	X					44.03
ACCOUNT NO. 4714623 Bell Atlantic Mobile Att: Collection Co. of America 306 Washington St. PO Box 329 Norwell, MA 02061	X	Cellular phone services				216.14
ACCOUNT NO. 05034078234078089 Blockbuster Video - 34078 Att: Credit Protection Assoc 13355 Noel Rd. Dallas, TX 75240	X					30.59
ACCOUNT NO. 0171601000171981 Bose Retail Kiosk Att: HRS USA PO Box 17602 Baltimore, MD 21297-1602	X	Credit card				762.04

Subtotal \$ 3,462.80

Total \$

X continuation sheets attached.

(Use only on last page of completed Schedule F.)



In re: RUTA, John

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9099194 Columbia House Att: North Shore Agency PO Box 8901 Westbury, NY 11590-8901	X	Credit card				73.08
ACCOUNT NO. 141-76-3209 Commerce Bank/North Att: ChexSystems Collection Dept. C 1550 East 79th Street Minneapolis, MN 55425						20.16
ACCOUNT NO. 1288333 Corporate Receivables, Inc. PO Box 32995 Phoenix, AZ 85064-2995						615.15
ACCOUNT NO. 5417122596446441 First USA Bank, N.A. PO Box 15153 Wilmington, DE 19886-5153	X	For informational purposes				0.00
ACCOUNT NO. 5417126798824087 First USA Bank, NA PO Box 15153 Wilmington, DE 19886-5153	X	Credit card				5,648.90
ACCOUNT NO. 5417122596446441 First USA Bank, NA PO Box 15548 Wilmington, DE 19886-5548	X	Credit card				9,014.60
ACCOUNT NO. 5447195140145903 Fleet Credit Card Services PO Box 961 Horsham, PA 19044	X	Credit card				5,855.39
Subtotal						\$ 21,227.28
Total						\$

X continuation sheets attached.

(Use only on last page of completed Schedule F.)



In re: RUTA, John

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBCTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DEBTED	AMOUNT OF CLAIM
ACCOUNT NO. 0171601000171981 HRS USA PO Box 17602 Baltimore, MD 21297-1602						650.00
ACCOUNT NO. ruta jo-01 Hackensack Pediatrics Mona M. Tantawi, MD, PC 177 Summit Ave. Hackensack, NJ 07601	X	Medical services for Jason and Thomas				325.00
ACCOUNT NO. 4636221 Hackensack Radiology Group 777 Terrace Ave., 5th floor Hasbrouck Heights, NJ 07604	X	Medical services for Nicholas Ruta				37.00
ACCOUNT NO. 000491749 Hackensack Univ. Med. Ctr. Att: Parker-Smith 322 Bergen Blvd. Palisades Park, NJ 07650	X	Medical services				67.50
ACCOUNT NO. 1958282 Home Depot (GE Capital) Att: Client Services, Inc. 221 Point West Blvd. St. Charles, MO 63301		For informational purposes				0.00
ACCOUNT NO. 5329021168037785 MBNA America NJ State Nurses Association PO Box 156137 Wilmington, DE 19886-5137	X	Credit card				6,537.66
ACCOUNT NO. 401346 NJ Anesthesia Group, PA PO Box 1593 Secaucus, NJ 07096-1593	X	Medical services				150.00
Subtotal						\$ 7,767.16
Total						\$

X continuation sheets attached.

(Use only on last page of completed Schedule F.)



In re: RUTA, John

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3808 North Jersey Primary Care PO Box 34062 Newark, NJ 07189-0062	X	Medical services for Nicholas				75.00
ACCOUNT NO. 163449-1 Open MRI of Paramus Att: North Eastern Asset Recov PO Box 209 Thornwood, NY 10594	X	Medical services				75.64
ACCOUNT NO. A24516010255711 Quest Diagnostics Att: AMCA Collection 2269 S. Saw Mill River Rd. Bldg. 3 Elmsford, NY 10523	X	Medical services				516.01
ACCOUNT NO. Quest Diagnostics Inc. PO Box 64813 Baltimore, MD 21264-4813	X	Medical services				229.62
ACCOUNT NO. 036062635392 2 Sears 35 Congress St. Salem, MA 01970	X	Credit card				2,754.66
ACCOUNT NO. 698-342-32 Stern's PO Box 4591 Carol Stream, IL 60197-4591	X	Credit card				547.27
ACCOUNT NO. 5171190200809 The Home Depot PO Box 105980 Dept. 41 Atlanta, GA 30353-5980	X	Credit card				707.91
Subtotal						\$ 4,906.11
Total						\$

 X continuation sheets attached.

(Use only on last page of completed Schedule F.)



In re: RUTA, John

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0000020033511021 The Wiz Att: HRS USA PO Box 17602 Baltimore, MD 21297-1602	X	Credit card				1,041.77
ACCOUNT NO. 009634033 USAA 9800 Fredericksburg Road San Antonio, TX 78288						298.50
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
Subtotal						\$ 1,340.27
Total						\$ 38,703.62

_____ continuation sheets attached.

(Use only on last page of completed Schedule F.)



In re: RUTA, John

Debtor(s) Case No.

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.



In re: RUTA, John

Debtor(s) Case No.

(If known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Christy Ruta 87 Washington Ave Maywood, NJ 07607	BMG Music Service Att: Dymacol 3070 Lawson Blvd. PO Box 9017 Oceanside, NY 11572-9017
Christy Ruta 87 Washington Ave. Maywood, NJ 07607	Blockbuster Video - 34078 Att: Credit Protection Assoc 13355 Noel Rd. Dallas, TX 75240
Christy Ruta 87 Washington Ave. Maywood, NJ 07607	Columbia House Att: North Shore Agency PO Box 8901 Westbury, NY 11590-8901
Christy Ruta 87 Washington Ave. Maywood, NJ 07607	First USA Bank, N.A. PO Box 15153 Wilmington, DE 19886-5153
Christy Ruta 87 Washington Ave. Maywood, NJ 07607	First USA Bank, NA PO Box 15153 Wilmington, DE 19886-5153
Christy Ruta 87 Washington Ave. Maywood, NJ 07607	First USA Bank, NA PO Box 15548 Wilmington, DE 19886-5548
Christy Ruta 87 Washington Ave. Maywood, NJ 07607	Fleet Credit Card Services PO Box 961 Horsham, PA 19044



In re: RUTA, John

Debtor(s) Case No.

(if known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Christy Ruta 87 Washington Ave. Maywood, NJ 07607	Hackensack Pediatrics Mona M. Tantawi, MD, PC 177 Summit Ave. Hackensack, NJ 07601
Christy Ruta 87 Washington Ave. Maywood, NJ 07607	Hackensack Radiology Group 777 Terrace Ave., 5th floor Hasbrouck Heights, NJ 07604
Christy Ruta 87 Washington Ave. Maywood, NJ 07607	Hackensack Univ. Med. Ctr. Att: Parker-Smith 322 Bergen Blvd. Palisades Park, NJ 07650
Christy Ruta 87 Washington Ave. Maywood, NJ 07607	MBNA America NJ State Nurses Association PO Box 156137 Wilmington, DE 19886-5137
Christy Ruta 87 Washington Ave. Maywood, NJ 07607	NJ Anesthesia Group, PA PO Box 1593 Secaucus, NJ 07096-1593
Christy Ruta 87 Washington Ave. Maywood, NJ 07607	North Jersey Primary Care PO Box 34062 Newark, NJ 07189-0062
Christy Ruta 87 Washington Ave. Maywood, NJ 07607	Open MRI of Paramus Att: North Eastern Asset Recov PO Box 209 Thornwood, NY 10594



In re: RUTA, John

Debtor(s) Case No.

(if known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Christy Ruta 87 Washington Ave. Maywood, NJ 07607	Quest Diagnostics Att: AMCA Collection 2269 S. Saw Mill River Rd. Bldg. 3 Elmsford, NY 10523
Christy Ruta 87 Washington Ave. Maywood, NJ 07607	Quest Diagnostics Inc. PO Box 64813 Baltimore, MD 21264-4813
Christy Ruta 87 Washington Ave. Maywood, NJ 07607	Sears 35 Congress St. Salem, MA 01970
Christy Ruta 87 Washington Ave. Maywood, NJ 07607	Stern's PO Box 4591 Carol Stream, IL 60197-4591
Christy Ruta 87 Washington Ave. Maywood, NJ 07607	The Home Depot PO Box 105980 Dept. 41 Atlanta, GA 30353-5980
Christy Ruta 87 Washington Ave. Maywood, NJ 07607	The Wiz Att: HRS USA PO Box 17602 Baltimore, MD 21297-1602
Christy Ruta 87 Washington Ave. Maywood, NJ 107607	Bell Atlantic Mobile Att: Collection Co. of America 306 Washington St. PO Box 329 Norwell, MA 02061



In re: RUTA, John

Debtor(s) Case No.

(if known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Christy Ruta 87 Washington Avenue Maywood, NJ 07607	Bose Retail Kiosk Att: HRS USA PO Box 17602 Baltimore, MD 21297-1602
Christy Ruta 87 Washington Avenue Maywood, NJ 07607	Valley National Bank PO Box 954 Wayne, NJ 07474-0954



In re: RUTA, John

Debtor(s) Case No.

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

DEPENDENTS OF DEBTOR AND SPOUSE			
Debtor's Marital Status	NAMES	AGE	RELATIONSHIP
Divorced	Nicholas	6	Son
	Jason	4	Son
	Thomas	1	Son

Employment	DEBTOR	SPOUSE
Occupation		
Name of Employer		
Hackensack Univ. Medical Center		
How long employed	Since May 1994	
Address of Employer		
Prospect Street		
Hackensack, NJ 07601		

	DEBTOR	SPOUSE
Income: (Estimate of average monthly income)		
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$ 2,800.00	\$ 0.00
Estimate monthly overtime	0.00	0.00
SUBTOTAL	\$ 2,800.00	\$ 0.00
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	600.00	0.00
b. Insurance	0.00	0.00
c. Union dues	0.00	0.00
d. Other (Specify)	0.00	0.00
	0.00	0.00
	0.00	0.00
	0.00	0.00
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 600.00	\$ 0.00
TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,200.00	\$ 0.00
Regular income from operation of business or profession or farm (attach detailed statement)	0.00	0.00
Income from real property	0.00	0.00
Interest and dividends	0.00	0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	0.00	0.00
Social security or other government assistance (Specify)	0.00	0.00
	0.00	0.00
	0.00	0.00
Pension or retirement income	0.00	0.00
Other monthly income (Specify)	0.00	0.00
	0.00	0.00
	0.00	0.00
	0.00	0.00
TOTAL MONTHLY INCOME	\$ 2,200.00	\$ 0.00
TOTAL COMBINED MONTHLY INCOME	\$ 2,200.00	(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:



In RUTA, John
re:

Debtor(s) Case No.

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)

\$ 525.00

Are real estate taxes included? ☐ Yes ☐ No Is property insurance included? ☐ Yes ☐ No

Utilities Electricity and Heating Fuel 0.00
Water and Sewer 0.00
Telephone 0.00
Other 0.00

Home maintenance (repairs and upkeep) 0.00

Food 200.00

Clothing 0.00

Laundry and dry cleaning 0.00

Medical and dental expenses 0.00

Transportation (not including car payments) 0.00

Recreation, clubs and entertainment, newspapers, magazines, etc. 0.00

Charitable contributions 0.00

Insurance (not deducted from wages or included in home mortgage payments)

Homeowner's or renter's 0.00

Life 0.00

Health 0.00

Auto 100.00

Other 0.00

Taxes (not deducted from wages or included in home mortgage payments)

(Specify) 0.00

Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)

\$

Auto 227.00

Other 0.00

Alimony, maintenance, and support paid to others 820.00

Payments for support of additional dependents not living at your home 0.00

Regular expenses from operation of business, profession, or farm (attach detailed statement) 0.00

Other 0.00

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 1,872.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income 0.00

B. Total projected monthly expenses 0.00

C. Excess income (A minus B) \$ 0.00

D. Total amount to be paid into plan each \$ 0.00

(Interval)



In re: RUTA, John

Debtor(s) Case No.

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date 10 April 2001

Date

Signature

RUTA, John

Debtor

Signature

(Joint Debtor, if any)

(If joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date

Signature

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and 3571.



STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT

New JerseyDISTRICT OF New Jersey

In re: RUTA, John

Debtor(s) Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. If the answer to any question is "None" or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates or the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(30).

NONE

| | 1. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCES
39,937.00	Income for 1999
40,481.71	Income for 2000
9,000.00	Estimated income for 2000 to date

NONE

|X| 2. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the amount of income received by the debtor other than employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

|X| 3A. PAYMENTS TO CREDITORS

List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

|X| 3B. PAYMENTS TO CREDITORS

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

| | 4A. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTION, GARNISHMENTS AND ATTACHMENTS

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT AND LOCATION	STATUS OR DISPOSITION
John Ruta v. Christy L. Ruta #FM-2-1496-99	Divorce decree	Superior Court of NJ, Chancery Division, Family Part, Bergen County	Granted 3/6/00

NONE

|X| 4B. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTION, GARNISHMENTS AND ATTACHMENTS

Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

| X | 5. REPOSSESSIONS, FORECLOSURES, AND RETURNS

List all property that has been repossessed by a creditor, sold at foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

| X | 6A. ASSIGNMENTS AND RECEIVERSHIPS

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

| X | 6B. ASSIGNMENTS AND RECEIVERSHIPS

List all property which has been in the hands of a custodian, receiver, or court appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

| X | 7. GIFTS

List all gifts of charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

| X | 8. LOSSES

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

| | 9. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Nicolette & Perkins, P.A. 3 University Plaza, 5th floor Hackensack, NJ 07601	March 2001	See 2016 Affidavit

NONE

| | 10. OTHER TRANSFERS

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Christy L. Ruta 98 Washington Ave. Maywood, NJ 07607	3/6/2000	98 Washington Ave. Maywood, NJ 07607 Marital residence to ex-wife as part of property settlement

NONE

| | 11. CLOSED FINANCIAL ACCOUNTS

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, saving, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Commerce Bank	Checking account	1/31/01 - \$0.00 balance

NONE

|X| 12. SAFE DEPOSIT BOX

List each safe deposit or other box or depository in which the debt has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

|X| 13. SETOFFS

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

|X| 14. PROPERTY HELD FOR ANOTHER PERSON

List all property owned by another person that the debtor holds or controls.

NONE

| | 15. PRIOR ADDRESS OF DEBTOR

If the debtor has moved within two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
87 Washington Ave. Maywood, NJ 07607	same	to October 1999

28 Squaw Brook Rd. North Haledon, NJ 07508-2512	same	from 10/99 to 10/00
--	------	---------------------

15. PRIOR ADDRESS OF DEBTOR

ADDRESS	NAME USED	DATES OF OCCUPANCY
282 Garibaldi Avenue Lodi, NJ 07644	same	from 10/00 to present



In
re: RUTA, John

Debtor(s) Case No. (if known)

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY

(If completed by an individual or individual and spouse) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 10 April 2001

Signature RUTA, John Debtor

Date
Signature
(Joint Debtor, if any)
(if joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X
Signature of Bankruptcy Petition Preparer Date
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing statement of financial affairs, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Continuation sheets attached

Date Signature

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

PENALTY FOR MAKING A FALSE STATEMENT OR CONCEALING PROPERTY :
Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.



UNITED STATES BANKRUPTCY COURT New Jersey DISTRICT OF New Jersey

In re: RUTA, John

Debtor(s) Case No. (If known)

STATEMENT

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this Case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
 - (a) for legal services rendered or to be rendered in contemplation of and in connection with this case \$ 1,000.00
 - (b) prior to filing this statement, debtor(s) have paid \$ 1,000.00
 - (c) the unpaid balance due and payable is \$ 0.00
- (3) \$ 200.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
- (6) The source of payments made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:
 - (9) Attorney for the Debtor reserves the right to charge for services rendered subsequent to the first meeting of creditors, as for example, in the event of any objections to discharge, complaints to determine dischargeability of debts and any other adversary proceeding.

Dated: 10 April 2001

Respectfully submitted,

Attorney for Petitioner

Attorney's name and address

Eric R. Perkins, Esq.
Nicolette & Perkins, 3 University Plaza, Hackensack, NJ 07601



Form 8. INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

UNITED STATES BANKRUPTCY COURT

New Jersey DISTRICT OF New Jersey

In re: RUTA, John

Debtor(s) Case No.
Chapter 7

(If known)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of property

Creditor's name

NONE

b. Property to Be Retained.

[Check any applicable statement.]

Description of Property	Creditor's name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Misc. household furnishings		X		
Misc. clothing		X		
Lionel train		X		
wristwatch		X		
Pension plan		X		
Tax refund for 2000		X		
1995 Nissan Pathfinder XE	First Union National Bank	X		

Date:

RUTA, John Signature of Debtor

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Amy Sauter, Esq.
Pescatore & Sauter
286 Union St.
Hackensack, NJ 07601

BMG Music Service
Att: Dymacol
3070 Lawson Blvd.
PO Box 9017
Oceanside, NY 11572-9017

Bell Atlantic Mobile
Att: Collection Co. of America
306 Washington St.
PO Box 329
Norwell, MA 02061

Blockbuster Video - 34078
Att: Credit Protection Assoc
13355 Noel Rd.
Dallas, TX 75240

Bose Retail Kiosk
Att: HRS USA
PO Box 17602
Baltimore, MD 21297-1602

Columbia House
Att: North Shore Agency
PO Box 8901
Westbury, NY 11590-8901

Commerce Bank/North
Att: ChexSystems Collection
Dept. C
1550 East 79th Street
Minneapolis, MN 55425

Corporate Receivables, Inc.
PO Box 32995
Phoenix, AZ 85064-2995

First USA Bank, N.A.
PO Box 15153
Wilmington, DE 19886-5153

First USA Bank, NA
PO Box 15153
Wilmington, DE 19886-5153

First USA Bank, NA
PO Box 15548
Wilmington, DE 19886-5548

First Union National Bank
PO Box 50005
Roanoke, VA 24040-5005

Fleet Credit Card Services
PO Box 961
Horsham, PA 19044

HRS USA
PO Box 17602
Baltimore, MD 21297-1602

Hackensack Pediatrics
Mona M. Tantawi, MD, PC
177 Summit Ave.
Hackensack, NJ 07601

Hackensack Radiology Group
777 Terrace Ave., 5th floor
Hasbrouck Heights, NJ 07604

Hackensack Univ. Med. Ctr.
Att: Parker-Smith
322 Bergen Blvd.
Palisades Park, NJ 07650

Home Depot (GE Capital)
Att: Client Services, Inc.
221 Point West Blvd.
St. Charles, MO 63301

IRS-Special Procedures
PO Box 744
Springfield, NJ 07081-0744

Internal Revenue Service
Holtsville, NY 00501

MBNA America
NJ State Nurses Association
PO Box 156137
Wilmington, DE 19886-5137

NJ Anesthesia Group, PA
PO Box 1593
Secaucus, NJ 07096-1593

North Jersey Primary Care
PO Box 34062
Newark, NJ 07189-0062

Office of Attorney General
PO Box 112
25 W. Market Street
Trenton, NJ 08625-0112

Open MRI of Paramus
Att: North Eastern Asset Recov
PO Box 209
Thornwood, NY 10594

Quest Diagnostics
Att: AMCA Collection
2269 S. Saw Mill River Rd.
Bldg. 3
Elmsford, NY 10523

Quest Diagnostics Inc.
PO Box 64813
Baltimore, MD 21264-4813

Sears
35 Congress St.
Salem, MA 01970

State of New Jersey
Division of Taxation
CN 269
Trenton, NJ 08648

Stern's
PO Box 4591
Carol Stream, IL 60197-4591

The Home Depot
PO Box 105980 Dept. 41
Atlanta, GA 30353-5980

The Wiz
Att: HRS USA
PO Box 17602
Baltimore, MD 21297-1602

U.S. Attorney General
Dept. of Justice
Constitution & 10th, NW
Washington, DC 20530

USAA
9800 Fredericksburg Road
San Antonio, TX 78288

Valley National Bank
PO Box 954
Wayne, NJ 07474-0954